

**Fill in this information to identify the case:**

Debtor 1 Sharon Dianne Crane

Debtor 2 Rodney Crane  
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Mississippi  
(State)

Case number: 19-10923-JDW

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

**Name of Creditor:** The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ3

**Court Claim No.** (if known): 04

**Last four digits** of any number you use to identify the debtor's account:

096  
4

**Date of Payment Change:** May 1, 2020

Must be at least 21 days after date of this notice.

**New total payment:**

Principal, interest, and escrow, if any \$899.26

**Part 1: Escrow Account Payment Adjustment**

**Will there be a change in the debtor's escrow account payment?**

- ☐ No.  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$278.51

**New escrow payment:** \$299.03

**Part 2: Mortgage Payment Adjustment**

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No.  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_ %

**New interest rate:** \_\_\_\_\_ %

**Current principal and interest payment:** \$ \_\_\_\_\_

**New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No.  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

**Reason for change:** \_\_\_\_\_

**Current mortgage payment:** \_\_\_\_\_

**New mortgage payment:** \_\_\_\_\_

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ Bradley P. Jones Date: 03/18/2020  
Signature

**Print:** /s/ Bradley P. Jones Title Attorney for Creditor  
First Name Middle Name Last Name

Company Shapiro & Brown, LLC

Address 1080 River Oaks Drive, Suite B-202  
Number Street

Flowood, MS 39232  
City State ZIP Code

Contact phone (601) 981-9299 Email MSBankruptcy@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: March 19, 2020

Chapter 13 Trustee: Locke D Barkley, Chapter 13 Trustee

Trustee Address: 6360 I-55 North, Suite 140, Jackson, MS 39211

Trustee Email: sbeasley@barkley13.com

Debtor's Counsel Name: Robert H. Lomenick, Jr.

Debtor's Counsel Address: P.O. Box 417, Holly Springs, MS 38635

Debtor's Counsel Email: rlomenick@gmail.com

Debtor Name: Sharon Dianne Crane

Debtor's Mailing Address: 590 Swaney Road, Holly Springs, MS 38635

Debtor Name: Rodney Crane

Debtor's Mailing Address: 590 Swaney Road, Holly Springs, MS 38635

/s/ Bradley P. Jones

J. Gary Massey, MSB#1920

Bradley P. Jones, MSB#9731

Law Offices of Shapiro & Brown, LLC

1080 River Oaks Drive, Suite B-202

Flowood, MS 39232

19-023486